

Building a better world through housing

**Electro Federation Canada
Impact Report 2022**



Message from Habitat Canada's Board Chair & President and CEO

At Habitat for Humanity Canada, we know that stable housing can be a catalyst for social and financial stability, creating a lasting impact for families and the communities in which they live. But far too many of us do not have access to safe and affordable housing.

Our experience during the pandemic underscored for all of us the importance of stable housing, and Canadians have shared with us how deeply concerned they are about their housing situations and futures, as affordable housing becomes further out of reach. The concerns raised by Canadians in our 2022 national housing survey highlight the growing need for more affordable housing. These concerns also serve as a reminder that the work we do at Habitat for Humanity Canada, and at 48 local Habitats across the country, is more critical than ever before.

In Canada, through ongoing partnerships with families across the country, we served more than 2,400 families in 2022, including Indigenous, racialized and women-led single parent families, as well as people living with disabilities. This includes our newest homeowners like Jordan and Gemina, as well as longer term homeowners like Nancy who, thanks to her partnership with Habitat for Humanity Quebec, has improved her employment situation and, along with her children, gained community and a real sense of belonging. And we're innovating to serve even more. In 2023, we will pilot a critical repairs program, so that we can help even more people by extending the livability of their existing homes.

The need for our work, however, does not stop at Canada's borders. As a proud member of Habitat for



A handwritten signature in black ink that reads "A. Trecroce".

Riccardo Trecroce
Board Chair
Habitat for Humanity Canada



A handwritten signature in black ink that reads "Julia Deans".

Julia Deans
President and CEO
Habitat for Humanity Canada

Humanity International, we are working with a leading charity in more than 70 countries with one global vision – a world in which everyone has a safe place to live.

In 2022, Habitat for Humanity's global network helped more than 7.1 million people around the world to have a safe place to call home. And Habitat empowered an additional five million people to improve their housing conditions and build better, healthier lives through our training programs and advocacy in local communities.

With the support of local Habitats across Canada, corporate partners and individual donors, Habitat Canada made an impact both in Canada and also globally.

At Habitat Canada, we're building a better world through housing. Thanks to the generosity of our corporate and strategic partners, individual donors, and those who shop in our 107 Habitat ReStores, as well as nearly 13,000 volunteers, we continue to open doors to possibility, helping people in Canada and around the world build financial stability, self-reliance, and brighter futures.

Our Partnership

Your support over the past year has been invaluable. In 2022, EFC members invested \$189,500 in cash and \$203,453 in gift-in-kind donations in support of the home-building projects of local Habitats across Canada. Investing in Habitat for Humanity Canada has a long-term impact that goes far beyond four walls.

And for every dollar invested into a Habitat home, \$4 are returned to the community in the form of societal benefits, quadrupling the impact of your donations. That means the investment made by EFC members in building stronger families and stronger communities had a \$1.95 MM impact.

Did you know that every Habitat home generates \$175,000 in benefits back to the community?

\$189,500

CASH DONATION

\$209,206

RESTORE DONATION

\$89,630

BUILD GIK DONATION

\$1.95 MM

SOCIAL GOOD

*\$1 = \$4



Habitat Build Days

EFC and employees of EFC members joined Habitat homeowners like Nancy and nearly 13,000 volunteers across the country to assist in constructing Habitat homes. Thank you for providing us with some truly amazing volunteers, who helped future Habitat homeowners build not just a house, but a place where they can make memories with their families for generations to come.

186

BUILD VOLUNTEERS

1,246

VOLUNTEER
HOURS

transforming more lives

Belonging and financial stability – Nancy’s story

Nancy and her family moved into their new Habitat home seven years ago and have never looked back. But before that, she lived with her children – then aged 2, 14 and 17 – in a cramped, poorly heated apartment, with little room for her growing teenagers, who shared a small bedroom. “No matter how hard I tried to secure a bigger apartment, landlords just weren’t interested in renting to a mom of three, or the rental fees were too steep.”

Renting a bigger apartment that would meet the needs of her family wasn’t an option – and buying a home was an even more impossible dream. Nancy wanted to buy her own home but putting



together a down payment was too big of a financial hurdle. That’s when she found out about Habitat for Humanity Quebec and applied to their affordable homeownership program. If accepted, Nancy would be required to volunteer 500 hours of her time and pay a zero-down payment, affordable mortgage for the fair market value of her home.

Months later, Nancy cried tears of joy when she found out that her family would be partnering with Habitat. The icing on the cake? The house was to be built in her own neighbourhood, a community she loved, and close to the hospital where she worked.

To her children, Nancy is an inspiration ... a courageous mother who persevered to support her three kids and give them the best life possible.

9

LOCAL HABITATS SERVED

“Having teams on our build site is a win-win for everyone. Habitat Build Days provide a fun and rewarding teambuilding experience; participants gain further awareness of Habitat Waterloo Region’s affordable housing vision and become advocates within the community. The donation from each Habitat Build Day and the volunteer hours committed provide integral support for our homebuilding program dedicated to the work assigned, large or small, impacts our families one nail at a time.”

***- ELAINE HUNTER, COORDINATOR, VOLUNTEER ENGAGEMENT
BUILD SITE, HABITAT FOR HUMANITY WATERLOO REGION***

“For the past seven years, I have had a new life. I can invite people to my home. My children have their own room, they have room to entertain their friends and are proud to show them THEIR home. Our house has become a gathering place that would never have been possible in an apartment.”

A life-changing impact

“My experience with Habitat has been life-changing,” says Nancy. She now has a home, a yard, and a property that she can pass on to her children.

The financial stability Nancy gained by partnering with Habitat allowed her to plan for the future and put those plans in to action. Nancy improved her employment situation and, in 2021, had new goals in mind. She chose to refinance her home with an independent mortgage lender to build her own credit rating and repaid her entire mortgage to Habitat Quebec, knowing that the money would be reinvested in new homes for families like hers.

“Watching my mom do what she could to provide a home for us taught me the value of hard work and determination – qualities I hope to remember when facing obstacles in my own life,” adds Catherine, Nancy’s eldest child.

Paying it forward through volunteering

Completing the required 500 volunteer hours was an experience that allowed Nancy and her children to grow and discover their own resilience. “If there’s anything I’ve learned, it’s that volunteering at the Habitat ReStore and on other Habitat homes not only benefits both me and my children, but others as well. We’re happy to pay it forward.”

Buying a Habitat home has allowed the whole family to develop a sense of belonging to the city and their community.

Many times, during the pandemic, Nancy felt grateful to have a home with a beautiful indoor and outdoor space for her family. “Today after two years of the pandemic, I am so thankful I was able to ride out this storm in my own boat, my own home.”

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Habitat
for Humanity®

Restore

► habitatrestore.ca 1-844-GTA-DON8 (482-3668)



Habitat Build Days

Thanks to the generous support and dedication of EFC members, we have made a significant impact on the lives of families across Canada. Your team donned their hard hats and donated their time and energy in support of Habitat Canada's vision by participating in 17 Habitat Build Days last year.

In providing your time, energy, and resources, EFC members helped to build safe, affordable, and sustainable homes that will provide a foundation for a brighter future.



17

HABITAT BUILD DAYS

- Mission, BC
- Calgary, AB
- Winnipeg, MB
- Windsor, ON
- Saugeen First Nation, ON
- Kitchener, ON
- Mississauga, ON
- Toronto, ON
- Oshawa, ON
- Fredericton, NB

Habitat ReStore's winning campaign

Habitat ReStore is a social enterprise retailer that accepts and resells donations of new and used furniture, appliances, décor, and home improvement building materials – with all profits funding Habitat for Humanity homebuilding projects. Shopping at a Habitat ReStore is a socially conscious decision. It's also an environmentally conscious one as much of what is sold is new, gently used or customer returns that would otherwise end up in a landfill.

In 2021, marketing and business communications giant DCM partnered with Habitat Canada to provide a range of in-kind services, including the development of a new brand strategy for Habitat ReStores. Our new Win-Win-Win-Win campaign



went live in mid-2022 and highlights the power and impact of the Habitat ReStore by demonstrating how the social enterprise helps donors, shoppers, families, and the earth win!

Habitat ReStore GIK

We are thrilled to report that thanks to the generosity and support of EFC members, we have been able to make a significant impact in the communities we serve. This has not only helped to reduce waste and conserve resources, but has also helped to build stronger communities from coast to coast to coast by making home ownership more accessible and affordable. Their

donations have helped to divert thousands of tonnes of material from landfills, while providing high quality affordable building materials and home goods to Canadians. We are grateful for your ongoing support and partnership, and we look forward to continuing to work together to create a world where everyone has a safe, decent, and affordable place to call home.

Habitat ReStore reaches its billion-pound challenge goal

In 2021, Habitat ReStore celebrated its 30th anniversary by calling on Canadians to help reach its goal of diverting one billion pounds of product from landfill by giving new life to gently used household items – from kitchen appliances to furniture and even smaller home décor items. We reached this goal in record time and announced this collective achievement during our first ever ReStore Instagram LIVE event on Earth Day – April 22, 2022.

Our sustainability efforts are supported by individuals and generous corporate donors through donations



of high quality new or used building materials as well as furniture, appliances, home accessories, and much more. As of December 31, 2022, Habitat ReStores had diverted more than 1.1 billion pounds of waste from landfill. Habitat ReStore was also recognized in 2022 as a finalist by the Retail Council of Canada's Excellence in Retailing Awards in the category of Philanthropic Leadership.

274,060

LBS DIVERTED
FROM LANDFILLS

71

SKIDS OF PRODUCT
DONATED

\$209,206

VALUE OF PRODUCT
DONATED

26

LOCAL HABITATS
SERVED

Collaboratively, EFC members and Habitat Canada are joining forces to construct homes and instill hope in communities across the country. Your support of ReStore means your impact extends far and wide, stretching from coast to coast to coast. Together, we can build a world where everyone has the opportunity to thrive.

EFC Day of Giving 2022

On October 3, 2022, World Habitat Day, EFC members, their employees, business partners, and customers joined forces for the annual EFC Day of Giving campaign. The campaign was a great success, exceeding the initial fundraising target of \$200,000 to raise \$266,360 in cash and product donations.

This marks the second year of the campaign, which has collectively raised more than \$482,000 to aid in Habitat Canada's important work. With your ongoing support, we can continue to make a meaningful difference in the lives of families across Canada. Thank you for your commitment to our vision.



\$482,00

FUNDS RAISED

18

PARTICIPATING EFC
MEMBERS

Your ROI

Habitat Canada's vision of safe, decent, and affordable housing is more relevant than ever. Businesses and consumers continue to respond to organizations that have a strong voice, like EFC. The return on investment for your members is evident in the generational impact they have on Canadians, but also implicitly:

- Increased sales and leads
- Improved employee recruitment and retention
- Improved employee engagement and satisfaction
- Increased brand awareness, loyalty, and trust
- Increased engagement on digital channels
- Improved connection with local communities
- Enhanced workplace culture
- Creating an authentic CSR impact in their community

ELECTRO
FEDERATION
CANADA **EFC** OCTOBER 3
2022
DAY OF GIVING



IN SUPPORT OF



Partnership with Habitat Canada brings returns that can be measured in more than just dollars, and we are proud to partner with EFC. In addition to supporting Habitat Canada the Day of Giving campaign showcased:

- EFC's support for equitable, diverse, and accessible communities
- EFC's commitment to sustainability
- EFC's commitment to empowering youth
- EFC's high quality product
- Provided meaningful engagement opportunities for EFC's staff and members
- Profiled EFC's commitment to community investment

Build GK

In 2022, nearly 13,000 volunteers, including new Habitat homeowners, built homes with high quality products donated by EFC members. Thanks to their support we have been able to significantly reduce the

cost of building homes for families in need across the country. Your contributions have helped to ensure that Habitat Canada meets high standards of quality and sustainability, while allowing us to stretch our construction budget further to build more homes and serve more families in need. We are grateful for your

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Sustainability and Innovation –

Building energy-efficient homes

Building energy-efficient Habitat homes minimizes the environmental impact of their construction and operation, while helping to ensure they remain affordable for Habitat homeowners for years to come. Habitat homes across Canada are built with energy efficiency in mind and all homes built through our partnership with CMHC meet or exceed the standards required by the federal government.*

Across Canada, local Habitats are employing new building technologies and energy-efficiency measures including building Net Zero** homes, which are 100% more energy efficient than homes built to conventional standards, Net Zero Ready homes, which are up to 80% more energy efficient, and Passive Homes, which can create up to 90% in energy savings for Habitat homeowners.

*Under the CMHC's National Housing Co-Investment Fund agreement, local Habitat for Humanity organizations must meet a minimum energy consumption and greenhouse gas reduction of 25% relative to the technical requirements of the National Energy Code of Canada Buildings (2015).

**What is a Net Zero home?

A Net Zero home produces as much clean renewable energy as it consumes over the course of a year, protecting families from future increases in energy prices. In order for a home to be completely Net Zero it must be connected to solar panels or another renewable energy source.

support and partnership, and for helping to create a world where everyone has a safe and affordable place to call home. Thank you for your ongoing commitment to Habitat Canada and for making a difference in the lives of families and communities from coast to coast to coast.

\$89,630

VALUE OF DONATED
PRODUCT



“Our lives have completely changed since being in our new home,” says new homeowner Kayla, who moved in last August with her three young children. “I can’t thank [Habitat Heartland Ontario] enough for everything they’ve done for my family. Life was such a struggle and so much of our stress has now been alleviated.”

In 2022, Habitat for Humanity Heartland Ontario completed its first passive home, an energy-efficient home with methodology and criteria focused on creating a well-insulated and tightly sealed building, reducing its carbon footprint by 50 per cent. This is the first ever Habitat for Humanity home built to passive house standards in Canada, in collaboration with the County of Brant, Makers, PH43 architects, education partners and researchers at the University of Waterloo, and funded in part through the Canada

Mortgage and Housing Corporation.

To offset the upfront costs of eco-friendly design, prefabricated components were used, lowering the cost of construction materials. Best of all? The energy savings will help to make the home even more affordable, thereby relieving family stress. While an average home in Brant County has an electricity bill near \$100 per month, this family’s projected average monthly electric bill is between \$11 and \$25.

Helping youth build job skills

Twenty-two percent of Canada's construction workforce is expected to retire by 2030. [This will leave a gap of as many as 81,000 workers to supply the 22 million housing units Canada Mortgage and Housing Corporation says are needed for Canada to have a chance at achieving housing affordability.](#)

At Habitat Canada, we have a vested interest in fixing this gap. Our Every Youth Initiative engages youth in volunteer, education and skill-building activities, helping them gain experience in skilled trades that will lead to better employment opportunities and a more stable financial future. Last year, 1,010 youth volunteered with 10 local Habitat for Humanity organizations.

Building a Habitat home through the Every Youth Initiative is a unique opportunity for youth to gain skills in home construction – such as framing, concrete pouring, drywalling and plumbing – all while giving back to their community. Local Habitats partner with youth employment groups, construction associations and local colleges, high schools and Red Seal Trade instructors to provide education and training opportunities.

[In 2021, Habitat Canada partnered with ScotiaRISE, a Scotiabank initiative that aims to promote economic resilience among disadvantaged groups, to grow the Every Youth Initiative.](#) Scotiabank's commitment of \$900,000 over three years will help support more youth, including at-risk and Indigenous youth, get hands-on experience as they help local Habitats build homes for families in need of safe and decent housing.



In 2022, over

4,000 youth volunteered with Habitat for Humanity in Canada, on local build sites and in Habitat ReStores.



Listen to Karen Soos, Scotiabank's Director, Social Impact & Innovation on why Scotiabank partners with Habitat Canada.

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Partnering with Indigenous families and communities

Nationally, Indigenous communities are disproportionately affected by the housing crisis. Indigenous households are two times more likely to live in inadequate dwellings than non-Indigenous households, and three times as likely to be living in a home in need of critical repairs.

At Habitat Canada we demonstrate our commitment to Reconciliation through the Indigenous Housing Partnership, a partnership rooted in respect for Indigenous communities and culture with a focus on delivering housing and community development solutions as identified by Indigenous communities for Indigenous communities.

In 2022, we expanded our Indigenous Housing Partnership to increase our national impact and further respond to the needs identified by Indigenous families, communities and local Habitats. In addition to building new houses, the Partnership now supports:

- Critical repairs to existing housing within Indigenous communities.
- Projects that complement access to safe housing and sustainability such as access to clean drinking water.
- Capacity-building efforts of local Habitat organizations to support Indigenous housing and community development within their service areas, including training for staff.

Equitable access to housing in Canada

We all benefit when we all have a decent place to call home

Equitable access to homeownership transforms lives. However, homeownership in Canada is not equal. Black people in Canada have experienced systemic barriers and discrimination that has contributed to them having a disproportionate lack of homeownership opportunities. By addressing the racial homeownership gap and providing Black families with more opportunities to build equity through homeownership, entire communities across the country will flourish and grow stronger, improving our collective prosperity. Homeownership is key to equitable and thriving communities.

With the generous support of donors across Canada and a \$20 million investment from the Government of Canada through the Canada Mortgage and Housing Corporation, we're building 200 new Habitat homes with Black families through the Black Families Funding Initiative. As of December 31, 2022, **115 Habitat homes for Black families** were slated for or under construction with local Habitat organizations in Alberta, Manitoba, New Brunswick, Ontario and Quebec. Across Canada, we'll build **85 more homes for Black families** over the next three years.

Safety, stability and peace of mind – Gemina and Jancis' story



To have a custom-built home gives us safety, stability and peace of mind. I no longer have to worry about moving again. It is such an achievement in my life to have my own home.”

Gemina is a hard-working mother who has put everything into giving her fifteen-year-old daughter Jancis a better life. Jancis has a hearing impairment and, after immigrating to Canada, the quest to get her medical support to improve her ability to hear and understand speech brought them from Winnipeg to Montreal and back again.

Upon their return to Manitoba, Gemina and Jancis stayed with a cousin for five years until they moved out to be closer to work and Jancis' school, the Manitoba School for the Deaf. But the tradeoff was

an overpriced, tiny basement apartment in an unsafe neighbourhood.

Thanks to Habitat for Humanity Manitoba and funding through the National Housing Co-Investment Fund's Black Families Funding initiative, Gemina and Jancis have a new affordable Habitat home customized with built-in flashing lights and emergency features to give Jancis greater independence; Gemina never has to worry about her safety.

[Click here for the full-length story.](#)

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Making homes accessible to everyone



In 2022, almost

13,000

volunteers helped local Habitats build homes, operate Habitat ReStores and engage their communities in the work of Habitat for Humanity.

Everyone should have equitable access to an affordable home that can meet their needs, regardless of ability. We see that safe and accessible homes can provide independence and an enhanced quality of life for families living with physical and invisible disabilities, and often provide people with the ability to remain in their homes for years to come. At least 20% of Habitat homes built through the National Housing Co-Investment Fund will meet or exceed the federal government's accessibility criteria. Making accessibility in all Habitat homes a reality is an important consideration when it comes to affordable homeownership.

Before moving into his new affordable Habitat home, Jordan lived on the third floor of a local apartment building – a fire safety issue for someone who uses a wheelchair. Jordan also has hearing impairments and depth perception challenges. Rather than providing Jordan with a strong foundation and stability, his apartment was a challenging space full of daily obstacles. Established in his career, Jordan began looking to purchase a home.



I discovered that there were very few accessible homes on the market and the cost of purchasing was very high, and thus, unattainable. It was frustrating to be in a situation where I earned a decent wage but still was unable to buy a home.”

Thanks to Habitat for Humanity Peterborough & Kawartha Region and the generous support of the Government of Canada, Vancity Community Investment Bank and 100 Men of Peterborough, Jordan's condo on Leahy's Lane has been customized with all the necessary features – such as a roll-in shower and wider doorframes – to ensure that it is barrier-free and that Jordan can access all areas of his home. Habitat built the Leahy's Lane building with a universal design which means that it is accessible to people with a wide range of abilities and can accommodate homeowners' accessibility needs (current or future).

Part of the community again – Jennifer’s story

Jennifer dreamed of living and raising her family in Dettah, the First Nation community she grew up in, but a lack of available housing put those dreams on hold.

Eight years ago, Jennifer moved out of her parents’ home and into an apartment in Yellowknife, Northwest Territories, with her three young children and now ex-partner. They were happy for a while but, after going into pre-term labour with her fourth child, Jennifer had to be medically evacuated to Edmonton, Alberta, for care. She gave up her apartment in Yellowknife during her baby’s lengthy hospital stay.

The family was eventually able to return home, but there was no home to go to. Jennifer’s sister took her family in for a few months until they were able to find another rental in Yellowknife at an exorbitant cost of

\$2,500 a month. The alternative was public housing, with a years-long waiting list. Her mother moved in and helped Jennifer through her separation and to support her young family, but sadly she passed away in early 2021.

“At one point I was behind on my rent and struggling to pay it off. It created so much stress, so much anxiety. My biggest fear was losing this home.” With a lack of available housing in her home community of Dettah, moving back was wishful thinking. That is, until her boss told her about a partnership between Habitat for Humanity Northwest Territories and her Band, Yellowknives Dene First Nation, and urged Jennifer to apply.

After partnering with Habitat Northwest Territories, Jennifer and her family moved into their new Dettah home in December 2021. The land on which her



house is located is on Chief Drygeese Territory, which is the traditional land of the Yellowknives Dene First Nation.

Today, Jennifer and her children are thriving. Elijah has a part-time job within walking distance at the local youth centre. Desiree participates in sewing nights and ski-dooes with her cousins, who live just down the road. "My neighbours are really friendly, you know, I've known them all my life," Jennifer shares.



My heart is so full of gratitude. We're part of the community again. Thank you for giving my family this opportunity. Thank you for partnering with me and bringing me home."

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Building the beyond for families through partnership with Habitat

A place to call home – Mary Ruth and Jose’s story





We're so blessed and grateful for this house," Mary Ruth says. "Every time I go up and go down the stairs, I always say 'oh, this is our own home.'"

Before moving into their Habitat home in 2014, Mary Ruth and Jose had spent a decade moving around the GTA – about ten times, to be exact.

It felt like the odds were stacked against them when it came to finding secure housing: they had come from the Philippines with little money and no connections but a friend from high school living in Scarborough, and it was difficult to find a place with enough space for a growing family of six.

Eventually, Mary Ruth and Jose learned about Habitat for Humanity Brampton (now GTA) through a classmate of their oldest son, Jed. After attending a family information session in 2010, they decided to apply. In 2011, they learned that they were buying one of the first Habitat houses built in Brampton.

While the whole family was ecstatic to learn of their own affordable home, the two oldest children, Jed and Kristel, were particularly excited to have their own rooms. They came with their parents to work on the construction site for eight hours on Saturdays and at the ReStore on Thursday evenings. Not only did this contribute to the family's 500 required

volunteer hours, but it also taught them the value of humility, generosity, and "going out of your comfort zone to help others." Both are proud to have been able to contribute to and learn from building their own home.

As parents, Mary Ruth and Jose are proud that they have a place that their older children can come back to and feel at home in. They are determined to pay off their no-interest mortgage and leave a legacy for their children, particularly their youngest child, who has special needs and can be taken care of by his siblings there.

They are particularly grateful to corporate and community partners for providing families with the opportunity for affordable homeownership. "There is hope for the families who are persistent to pursue their dreams, to have their own home," Jose explains. "That hope opens the door that can make their dreams into reality." The family has paid it forward in many ways, such as by providing a room for other newcomers and helping them find their footing in Canada, as well by volunteering to help on building the next Habitat project in the area.

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